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# OFFICIAL GAZETTE GOVERNMENT OF GOA

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## SUPPLEMENT

### GOVERNMENT OF GOA

Department of Agriculture

Directorate of Agriculture

#### Notification

3/4/P&amp;E/PMFBY/2023-24/D.Agr

#### Pradhan Mantri Fasal Bima Yojana Kharif Season 2023 to Rabi Season 2025-26

Reference is made to the Government of India, Ministry of Agriculture & Farmers' Welfare, Department of Agriculture & Farmers' Welfare, Krishi Bhavan, New Delhi letter F. No. 11019/01/2022-Cr-II(FTS: 111875), dated 3rd April, 2023, regarding the 'Tender cycle for Kharif Season 2023 to Rabi Season 2025-26, for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) and Government of Goa vide approval U. O. No. 1200 dated 27-06-2023 for continuation of Pradhan Mantri Fasal Bima Yojana (PMFBY) is being continued in the State at the Cluster of Village Panchayats level through newly appointed Bajaj Allianz General Insurance Company Limited for North-Goa and Agriculture Insurance Company of India Limited (AIC) for South-Goa District in the State of Goa for the period of three years (Kharif season 2023 to Rabi season 2025-26). The Notification on PMFBY scheme is issued for the interest of the farmers for the State of Goa.

The scheme will continue for the above season/years on the following conditions:

I. *Implementing Agency*.— The district wise implementing agency is given in Annexure-I.

II. *Risks Covered and Exclusion*.— 1) *Basic cover*: The basic cover under the scheme covers the risk of loss of yield to standing crop (sowing to harvesting). This comprehensive risk insurance is provided to cover yield losses on an area based approach basis due to non-preventable risks like drought, dry spells, flood, inundation, wide spread pest and disease attack, landslides, natural fire due to lightening, storm, hailstorm, and cyclone.

2) *Prevented Sowing/Planting Risk*: Insured area is prevented from sowing/planting/germination due to deficit rainfall or adverse seasonal/climatic conditions.

3) *Mid-Season Adversity*:— Loss in case of adverse seasonal conditions during the crop season viz. floods, prolonged dry spells and severe drought etc., wherein expected yield during the season is likely to be less than 50% of the normal yield. This add-on coverage facilitates the provision for immediate relief to insured farmers in case of occurrence of such risks.

4) *Post-Harvest Losses*:— Coverage is available only up to a maximum period of

two weeks from harvesting, for those crops which are required to be dried in cut and spread/small bundled condition depending on requirement of the crops in that area, in the field after harvesting against specific perils of hailstorm, cyclone, cyclonic rains and unseasonal rains.

5) *Localized Calamities*— Loss/damage to notified insured crops resulting from occurrence of identified localized risks of hailstorm, landslide, inundation, cloud burst and natural fire due to lightening affecting isolated farms in the notified area.

6) *General Exclusions*— Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.

**Important Conditions/Clauses Applicable for Coverage of Risk:**

1. Insurance companies should have received the premium for coverage either from bank, channel partner, insurance intermediary or directly. Any loss in transit due to negligence by these agencies or non-remittance of premium by these agencies, the concerned bank/inter-mediaries shall be liable for payment of claims.

2. In case of any substantial misreporting by nodal bank/branch in case of compulsory farmers coverage, the concerned bank only shall be liable for such mis-reporting.

3. Mere sanctioning/disbursement of crop loans and submission of proposals declarations and remittance of premium by farmer/bank, without explicit intent to raise the crop, does not constitute acceptance of risk by insurance company.

4. Some areas in the past have reported excess insurance coverage vis-a-vis planted acreage, leading to over-insurance. Ideally the discrepancy should be handled at farm level to protect the interest of farmers with genuine insurance coverage. All suitable measures should be taken by concerned stakeholders for de duplication with the help of land

records, banks records, revenue records and proposal/loan application of insured farmers. However, in the absence of digitized farm records on a GIS platform, it would be cumbersome to physically verify each farm when the reported discrepancies are comparatively large compared to the sown areas. For the time-being, it is to be addressed as follows:

**Issue of Acreage discrepancy as described in the Operation Guidelines (Clause XVI (a) will be addressed as follows:**

a) Wherever the 'acreage discrepancy' is likely, the acreage insured at IU level shall be compared with average planted acreage of past three years, and the difference is treated as 'excess' insurance coverage after taking into account sown area data of the Revenue Authority.

b) Sum insured is scaled down in the proportionate ratio the average of three years' actual planted acreage bears to the insured acreage for the given crop.

c) Claims shall be calculated on the scaled down sum insured.

d) Premium (farmer share and Central and State Government Subsidy) shall be refunded back to Government of India for the portion of sum insured scaled down and the amount may be utilized for improvement of technology/research/Impact assessment etc.

**III. Crops & Areas Covered.**— The scheme would cover notified crop in the defined areas (Cluster of Village Panchayats) given at Annexure-V as unit of insurance i.e. each defined area will be considered as one unit for the purpose of Crop Cutting Experiments (CCEs).

The crop wise areas to be covered under the scheme for Kharif & Rabi Season are given in Annexure-II.

**IV. Farmers Covered.**— All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However,

farmers should have insurable interest for the insured crops and lands. Such farmers are required to submit necessary documentary evidence of landrecords prevailing in the State (Records of Right (RoR), Land Possession Certificate (LPC) etc.) and/or applicable contract/agreement details/other documents notified/permitted by State Government in case of sharecroppers/tenant farmers and the same should be defined by the State in the notification itself. Such farmers are also required to essentially submit Aadhaar Number and declaration about the crop sown/crops intended to be sown.

a) The schemes is optional for all farmers including farmers who have been sanctioned short-term Seasonal Agricultural Operations (SAO) Loans/Kisan Credit (KCC) for the notified crops from defined ELF (hereinafter referred to as Loanees farmers) Existing Loanees farmers who do not want to get covered under the schemes have the option of opting-out from the schemes by submitting requisite declaration to loan sanctioning bank branches any time during the year but at least seven days prior to the cut-off-date for enrolment of farmers for the respective season. All those farmers who do not submit the declaration would be essentially covered.

b) Special efforts shall be made to ensure maximum coverage of SC/ST/Women farmers under the scheme.

**V. Indemnity Level, Sum Insured Limits, Premium Rates.**— District wise/crop wise level of indemnity, sum insured limits and premium rates are given in Annexure-III.

**VI. Subsidy on Premium.**— The Actuarial Premium Rate (APR) would be charged under PMFBY by Implementing Agency (IA). However, farmers would be paying maximum of 2% of the sum insured in Kharif Season and 1.5% in Rabi Season or actuarial premium rate, for food crops (Paddy, Pulses & Groundnut) and 5% for Annual Commercial/ Horticultural crops (Sugarcane) respectively.

The difference between actuarial premium rate (APR) and the Rate of Insurance premium payable by farmers shall be treated as rate of normal premium subsidy, which shall be shared equally by the Centre and State (50:50).

**VII. Seasonality Discipline.**— The cut-off-date for enrolment and opting out of farmer for each notified crops/conducting meetings/ decision making/uploading requisite information and data/digitisation of notification/ awareness programme etc. for Kharif & Rabi Season as per seasonality discipline. The broad indicative seasonality discipline is given Annexure-IV.

**VIII. Change of Crop.**— Farmers, having crop loan from financial institutions, covered under the scheme, can change the insured crop upto 2 working days before the cut-off-date. Due to crop change, sum insured, and premium will change accordingly.

**IX. Cut-off-date for submission of Yield Data by the State Government.**— Cut-off date for submission of yield data based on minimum crop cutting experiments for Crop for Kharif & Rabi Season, from the Directorate of Agriculture, Government of Goa to Implementing Agency is two months after completion of harvesting of a particular crop.

**X. Loss assessment, claim settlement and claim sharing.**— The scheme operates on the basis of area approach. The Insurance unit is the Village Panchayat for notified crops. Government Department overseeing the conduct of CCEs will submit yield data as per the cut-off date decided, along with results of individual CCEs (conducted through smart phone using CCE Agri App) on NCIP. The yield data will be approved/ uploaded by the concerned authority/State nodal department and made available to the IC.

In order to maintain the sanctity and credibility of CCEs as an objective method of yield estimation, the modalities mentioned below will be followed:

a) States shall mandatorily ensure 100% CCEs through a mobile application

specially designed by Government of India for this purpose. No other application shall be used for conducting CCEs. CCE plots for conducting CCEs shall be chosen through random selection or preferably using RST and secrecy of the selected plot should be maintained until the CCE is actually conducted in order to rule out moral hazards.

b) In order to provide proper benefits to the farmers and to compensate them as per near actual loss experience, crop should be notified at lowest level i.e Village Panchayat.

c) The yield estimates at IU level shall be submitted by the State Government within the cut-off-date, along with results of individual CCEs to the insurance companies.

d) Insurance company would be given complete access to co-witness the CCEs, as also the digital images of the CCEs and relevant data in the requisite form by the State Government. A formal letter with the schedule should be given to the IAs sufficiently in advance without fail to help them mobilize the manpower if they so desire.

e) Wherever the yield estimates reported at IU level are abnormally low or high vis-a-vis the general crop condition, the insurance company in consultation with State Government can make use of various products (e.g. Normalized Difference Vegetation Index, etc.) derived from satellite image data or other technologies to confirm the yield estimates. In case of significant differences between these two yield estimates, the matter should be referred to Technical Advisory Committee (TAC) at Centre and its decision shall be final.

f) Use of Mobile Phone Technology to improve Yield-data Quality and Timeliness.

To increase the reliability, accuracy and speed of CCE data, it is mandatory to use smart phones/hand held devices for capturing images, location of the CCE and

for online transmission of data on centralized server (e.g. Bhuvan server) would be done for faster compilation of data and quick claim settlement. RST and Drones etc. may also be used for the purpose of increasing accuracy and speed of yield estimation through CCEs.

g) In Instances where required number of CCEs could not be conducted due to non-availability of adequate cropped area, adverse weather conditions/inadequate infrastructure etc., the yield estimate for such IUs can be generated by using methods such as (i) adopting yield estimate of next higher unit, or (ii) adopting the yield of a neighbouring IU with maximum correlation. Priority of applicability of aforesaid two methods should be notified by the concerned States in the notification itself, failing which option of yield estimate of next higher unit only would be considered. However, this clause shall only be applicable in unavoidable situations and shall be limited to only minimal number of IU units and cannot be made a general rule to avoid CCEs. Special efforts should be made by the State to conduct adequate number of CCEs in all notified units in order to provide appropriate benefits to farmers.

#### **Assessment of Claims (Wide-spread Calamities):**

If 'Actual Yield' (AY) per hectare of insured crop for the insurance unit (calculated on basis of requisite number of CCEs) in insured season, falls short of specified 'Threshold Yield' (TY), all insured farmers growing that crop in the defined area are deemed to have suffered shortfall in yield of similar magnitude. PMFBY seeks to provide coverage against such contingency.

'Claim' shall be calculated as per the following formula:

(Threshold Yield-Actual Yield)

————— X Sum Insured

Threshold Yield

Where,

Threshold yield for a crop in a notified insurance unit is the moving average yield of

past seven years (excluding a maximum of two calamity year(s) as notified by State Government/UT) multiplied by applicable indemnity level for that crop.

**XI. On Account Payment of Claims due to Mid-Season Adversity:**— Insurance cover will be provided to the farmers to provide immediate relief in case of adverse seasonal conditions during the crop season viz. floods, prolonged dry spells, severe drought etc., wherein expected yield during the season is likely to be less than 50% of Normal Yield.

a) *Eligibility Criteria:* 1. All notified Insurance Units would be eligible for "ON ACCOUNT" payment only if the expected Yield of the affected crop during the season is less than 50% of normal yield.

2. The provision is invoked by the State Government through damage notification based on the proxy indicators.

3. The provision could be invoked for a specific crop or group of crops in Notified Insurance Unit, depending on fulfilment of laid down conditions.

4. Insurance company may decide the quantum of likely losses and the amount of 'on account' payment based on the joint survey of Insurance Company and State Government officials.

5. Only those farmers would be eligible for financial support under this cover who have paid the premium/the premium has been Debited from their account before the damage notification by the State Government for invoking this provision for compensation. Banks must ensure to debit farmers premium within 15 days from sanction/renewal of KCC/crop loan to provide benefit of this add on products, failing which banks will be liable to meet the claim liabilities of uncovered eligible farmers.

6. The quantum of likely losses and the amount of 'on-account' payment shall be decided based on the joint survey by

Insurance Company and State Government officials.

7. Maximum amount payable would be 25% of the likely claims, subject to adjustment against final claims.

8. If adversity occurs within 15 days before the normal harvest time, this provision will not be invoked.

b) *Proxy-indicators:* Indicators to be used for loss intimation would be rainfall data, temperature and relative humidity data, satellite imagery and crop condition reports by district level state government officials, supported by media reports.

c) *Loss assessment procedure:* i) Joint committee of State Government and the insurance company, for assessment of crop damage, would be formed and notified before start of the crop season for each district.

ii) This Joint Committee shall decide the eligibility for on-account payment based on the weather data/long term average rainfall data/satellite imagery supported by estimated yield losses at notified Insurance unit level. Loss intimation order has to be issued within 7 days from the adverse seasonal event.

iii) Based on the above report, a joint inspection of the affected area may be done by Insurance Company and State Government officials for ground truthing and arrive at the extent of loss.

iv) Information/Services of Mahalanobis National Crop Forecast Centre (MNCFC) may also be utilized for determination of extent of loss for on-Account pay-out.

v) If the expected loss of the affected crop is more than 50% of the threshold yield for the Notified Insurance Unit, on-account payment would be payable.

vi) On-account payment would be calculated as per following formula:

(Threshold Yield-Estimated Yield)

\_\_\_\_\_  
Threshold Yield

\_\_\_\_\_  
x Sum Insured x 25%

**Time frame for loss assessment and submission of report:**

i) An order will be issued by State Government defining eligibility of on account payment with details of damaged Insurance Units within 7 days from the occurrence of adverse seasonal event.

ii) Loss assessment report at the committee within 15 days affected insurance unit level has to be completed by the joint from occurrence of the adverse seasonal event.

d) *Conditions:*— i) Mere disbursement/sanction of loan without receipt/debit of premium before the notification of the calamity would not make a farmer eligible for the claim.

ii) The pay-out under the cover would be disbursed by the IC only after the receipt of at least advance Government share of premium subsidy (1st instalment of both State & Central Government).

iii) On-Account payment would be paid to all eligible insured farmers within one month of the notification invoking this provision by the State Government and subject to receipt of loss assessment report from State Government.

iv) These claims would be adjusted against the end season area approach yield based claims.

v) Banks would remit farmers' premium to the IC, with the farmers list, within 7 days of the intimation of loss under this section, if not uploaded earlier on Portal. However, this option must be exercised as a last recourse with proper justification.

**XII. Prevented/Failed Sowing and Prevented Planting/Germination Claims.**— Under this provision, insured farmers can get insurance cover in case of wide spread incidence of eligible risks (Para V. a) affecting crops in more than 75% of area sown in a notified unit at early stage leading to total loss of crop or the farmers are not in a position to either sow or transplant the crop.

The district wise/crop wise cut off dates for invoking this provision are given in Annexure IV:

i. The Notified Insurance Unit and crop wise normal area sown would be provided to the insurance companies by Directorate of Agriculture, Government of Goa.

a) *Eligibility Criteria:*— 1) The State Government would provide Notified Insurance Unit and crop wise normal area sown at the beginning of the season within 15 days.

2) Notified Insurance Units will be eligible for "Prevented Sowing/Planting" pay-out only if more than 75% of Crop Sown Area for notified crop remained unsown due to occurrence of any of the above perils.

3) The provision is invoked by the State Government through notification based on proxy indicators.

4) Only those farmers would be eligible for financial support under this cover who has paid the premium/the premium has been debited from their account before the notification by the State Government invoking this provision for compensation.

b) *Proxy-Indicators:*— Indicators like rainfall data, other weather data, satellite imagery and crop condition reports by district level agricultural officer, media reports and area sown data released by State Government.

c) *Loss assessment procedure:*— i) State Government would declare a Notified Insurance Unit as having suffered Prevented or Failed Sowing/Planting conditions with approximate areas in percentage of the unit.

ii) Lump sum pay-out under this cover would be limited to 25% of the sum insured and the insurance cover will be terminated.

d) *Conditions:*— i) Mere disbursement/sanction of loan without receipt/debit of premium before the notification of calamity won't make a farmer eligible for claim.

*ii) The insurance company would disburse the claim within 30 days of the State's order/ notification invoking the event of the insured risk provided the data on estimated area sown have been received from State Government.*

*iii) The pay-out under the cover would be disbursed by the insurance company only after the receipt of Government share of premium subsidy.*

*iv) Insurance Cover would terminate for the affected crop in a Notified Insurance Unit once a claim under this section is invoked and the Affected Insurance Unit/Crop would not be eligible for area yield based claim calculated at the end of the season.*

*v) Once this provision is invoked, no fresh enrolment of farmers for the affected notified crops and areas would be done.*

*vi) Once exigency is invoked it applies to all the insured farmers in the Notified Insurance Unit for a given crop, including for those whose crop survived.*

*vii) The State Government would continue to provide area sown and yield data based on CCEs conducted in such areas within the cut-off-date.*

**XIII. Post-Harvest Losses.**— It is proposed to provide for assessment of yield loss on individual plot basis in case of occurrence of Hailstorm, cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in the field in 'cut and spread' condition up to maximum period of two weeks (14 days) from harvesting for sole purpose of drying are **Paddy, Pulses & Groundnut.**

*a) Eligibility Criteria:*— i. Available to all insured farmers, at farm unit level, affected by above mentioned perils in a Notified Insurance Unit growing notified crops for which insurance have been availed.

ii. Available for all crops damaged by specified perils, which are left in the field after harvesting in "cut and spread

condition" for drying up to a period of 14 days from harvest.

*b) Proxy-indicators:*— Report in the local media or reports of the agriculture/revenue department supported by media reports and other evidences.

*c) Loss assessment procedure:*—

- Loss would be jointly assessed by a team comprising of loss assessor appointed by the insurer, block level agriculture officer and the concerned farmer.
- Loss assessors would be appointed by the insurance company for assessment if losses due to the operations of Post-harvest losses.

**Time and method of reporting the loss/ claims:**

i. Immediate intimation (within 72 hours) by the insured farmer to any one as detailed below.

ii. Intimation must contain details of survey number-wise insured crop and acreage affected.

iii. Premium payment verification to be reported in next 48 hours by the farmer/ Bank.

*d) Whom to be reported i.e., Channel of reporting Intimation may be given within 72 hours by farmer either directly to the insurance company, concerned bank, local agriculture department Government/district officials or through toll free number to the insurance company. First mode of intimation will be centralized Toll Free Number. In absence of such a facility, the report can be given to banks or Government officials and the same would be forwarded intimated to the insurance company immediately. The banks would verify the insured details like crop insured, sum insured, premium debited and date of debit before sending the same to insurance company.*

**Documentary evidence required for claim assessment:**

- Duly filled Claim form along with all relevant documents is requisite for payment of claims. However, if information on all the columns is not readily available, semi-filled form may be sent to the insurance company and later within 7 days of the loss, filled form may be submitted.
- Local Newspaper cutting to substantiate occurrence of loss event and severity of the loss, if any

**Time frame for loss assessment and submission of report:**

- Appointment of loss assessor within 48 hours.
- Loss assessment to be completed within next 10 days.
- Claim settlement to be completed in next 15 days (subject to receipt of premium).

**e) Important conditions:—**

- Mere disbursement/sanction of loan without receipt/debit of premium before the occurrence of insured peril would not make a farmer eligible for claim.
- When affected area is limited upto 25% of total insured area in the notified insurance unit, the losses of eligible farmers would be assessed individually provided they have paid premium prior to occurrence of insurance peril.
- The pay-out under the cover would be disbursed by the insurance company only after the receipt of Government share of premium subsidy.
- The insurance company would disburse the claim, if payable within 15 days of survey of loss.
- If, at the end of season, based on the yield data, claim is more than the claim

under this cover, the balance would be paid at the end of the season under widespread claims.

- Farmers getting enrolled or whose premium is debited after occurrence of insurance peril would not be eligible for financial support under this cover.

**XIV. Localized Risks.**— This provision is intended to provide insurance cover at individual farm level to crop losses due to occurrence of localized perils/calamities viz. landslide, hailstorm and inundation affecting part of a notified unit or a plot.

*a) Eligibility Criteria:*— 1. Available to all insured farmers, at farm unit level, affected by above mentioned perils in a Notified Insurance Unit growing notified crops for which insurance has been availed.

2. Only those farmers would be eligible for financial support under this cover who have paid the premium/the premium has been debited from their account before occurrence of the insured peril.

3. Maximum pay-out under this provision would be in proportion to cost of inputs, incurred up to the occurrence of insured peril, subject to the sum insured. If the payout under area approach (based on CCEs data) is more than localized losses, the higher claims of two will be payable to insured farmers.

4. If the affected area under a notified crop is more than 25% of the total insured area in a notified insurance unit, all the eligible farmers (who has taken insurance for the notified crop, which has been damaged, and informed about occurrence of calamity in the farm within the stipulated time) in the notified insurance unit would be deemed to have suffered localised loss and would be eligible for financial support. Percentage of loss would be arrived at by requisite percentage of sample survey (as decided the Joint Committee) of affected area by the insurance company.

*b) Proxy-indicators:*— Report in the local media or reports of the agriculture/revenue department supported by media reports and other evidences.

*c) Loss assessment procedure:*—

- The loss would be jointly assessed by a team comprising of loss assessor appointed by the insurer, block level agriculture officer and the concerned farmer.
- The loss assessors would be appointed by the insurance company for assessment of losses due to the operations of Localized Risks (Yield Insurance).
- Maximum liability would be limited to proportionate Sum Insured of damaged cropped area.

**Time and method of reporting the loss claims:**

i. immediate intimation (within 72 hours) by the insured farmer to any one as given below.

ii. Intimation must contain details of survey number-wise insured crop and acreage affected.

iii. Premium payment verification to be reported in next 48 hours by the farmer/ Bank.

iv. Mobile application may be used for reporting incidents of localized risks for intimation of events including longitude/ latitude details and pictures using NRSC Mobile App.

*d) Whom to be reported i.e. Channel of reporting:*— Intimation may be given within 48 hours by farmer either directly to the insurance concerned bank, local agriculture department Government/ district officials or through toll free number to insurance company. First mode of intimation will be centralized Toll Free Number and in absence of such facility, the report can be given to banks or Government officials, the same would be

forwarded/intimated to the insurance company immediately on receipt of such information. The banks would verify the insured details like crop insured, sum insured, premium debited and date of debit before sending the same to insurance company.

**Documentary evidence required for claim assessment:**

- Duly filled claim form along with all relevant documents is requisite for payment of claims. However, if information on all the columns is not readily available, semi-filled form may be sent to the insurance company and later within 7 days of the loss, filled form may be submitted.
- Evidence of crop loss through capturing pictures using mobile application, if any.
- Local Newspaper cutting to substantiate occurrence of loss event and severity of the loss, if any.

**Time frame for loss assessment and submission of report:**

- Appointment of loss assessor within 48 hours.
- Loss assessment to be completed within next 10 days.
- Claim settlement to be completed in next 15 days (subject to receipt of premium)

*e) Important conditions:*— i. Mere disbursement/sanction of loan without receipt debit of premium before the occurrence of insured peril would not make a farmer eligible for claim.

ii. When affected area is limited upto 25% of total insured area in the notified insurance unit, the losses of eligible farmers would be assessed individually provided they have paid premium prior to occurrence of insurance peril.

iii. The pay-out under the cover would be disbursed by the insurance company

only after the receipt of Government share of premium subsidy.

iv. The insurance company would disburse the claim, if payable within 15 days of survey of loss.

v. If, at the end of season, based on the yield data, claim is more than the claim under this cover, the balance would be paid at the end of the season under widespread claims

vi. Farmers getting enrolled or whose premium is debited after occurrence of insurance peril would not be eligible for financial support under this cover.

vii. Bank would remit farmers premium with farmers list within 7 days of intimation of loss under this section, if not sent earlier.

**XV. Procedure for Settlement of Claims to the farmers.**— 1. Upfront premium subsidy from Government of India and State should have been received for the season, by insurance company to enable them to settle the claim.

2. In case of widespread calamity (end of season claims), once yield data is received from State Government as per the cut-off dates decided, claims will be worked out as per Declarations/proposals received from banks/channel partners/insurance intermediaries for each notified area and crops and claims will be approved by Competent Authority of insurance company i.e. Implementing Agency (IA).

3. In case of farmers covered through Financial Institution, claims shall be released only through electronic transfer, followed by hard copy containing claim particulars, to individual bank branches/nodal banks; and banks branches/PACs at grass root level, will credit into accounts of individual farmers within a week of receipt of funds from the Insurance companies and shall provide a certificate to the insurance companies along with list of farmers benefited. Bank Branch should also display particulars of beneficiaries

on notice board and also upload the same on crop insurance portal.

4. In case of farmers covered on voluntary basis through intermediaries, payable claim will directly credited to the concerned bank account of insured farmers and details of the claims may also intimated to them. The list of beneficiaries may also be uploaded on the crop insurance portal immediately.

5. In case of claims under prevented/failed sowing, localized calamities, post-harvest losses; insurance company will process the claims after assessment and shall release the claims as per procedure given in the relevant sections above.

6. Insurance companies shall resolve all the grievances of the insured farmers and other stakeholders in the shortest possible time.

7. Disputed claims/sub-standard claims, if any will be referred within three months of claim disbursement through SLCCI/State Government to DA & FW for consideration and decision of DA & FW in case of any interpretation of provisions of scheme or disputes will be binding on State Government /Insurance Company/Banks and the farmers.

**Note:** Inundation peril is not applicable in the case of hydrophilic crops like Paddy & Sugarcane

**XVI. Claim Liabilities.**— Insurance company shall take all necessary steps to take appropriate reinsurance cover for their portfolio in order to safeguard insured's interest. In case premium to claims ratio exceeds 1.3.5 or percentage of claims to Sum Insured exceeds 35%, whichever is higher, at the National Level in a crop season, then Government will provide protection to IAs. The losses exceeding the above mentioned level in the crop season would be met by equal contribution of the Central Government and the concerned State/UT Governments. The liability of payment of all claims shall however be of the concerned IAs only. In case of fulfillment of above mentioned condition, States/UTs where the losses exceed the above ceiling level insurers shall be responsible to settle the admissible claim.

**XVII. Commission and Bank Charges.**— Bank and other financial institutions etc. shall be paid service charges @ 4% of the premium collected from farmers. Rural agents engaged in providing insurance related services to farmers would be paid appropriate commission as decided by the insurance company, subject to cap prescribed under IRDA regulations.

**XVIII. Service Tax.**— PMFBY is a replacement scheme of NAIS/MNAIS, and hence exempted from Service Tax/GST.

**XIX.— Role and Responsibilities of Various Agencies:**— For successful implementation and administration of scheme, roles of various Agencies/Institutions/Government Departments/Committees are spelt out herein.

**a) State Government.**— 1. To constitute the State Level Co-ordination Committee on Crop Insurance (SLCCCI) with adequate representation of all stakeholders. The composition of SLCCCI may be strengthened suitably from time to time to give representation to all the concerned participants including farmers in the implementation of the scheme.

2. To set up and notify State Level Technical Advisory Committee (STAC) and State Level Grievance Redressal Committee (SGRC) at State level.

3. To set up and notify the District Level Monitoring Committee (DLMC), District Level Grievance Redressal Committee (DGRC), District Level Joint Committee and District Level Steering Committee for CCEs and to hold regular meeting and ensure frequency of meetings at the district level.

4. To undertake extensive awareness and publicity campaigns of scheme amongst farming community through agriculture and extension Departments to maximize coverage of the farmers specially non-loanee farmers.

5. To furnish to the insurance companies the insurance unit wise area sown of

insured crops within two months from the sowing period.

6. Assist insurance companies for assessment of crop loss of individual insured farmers caused by localized perils and also assist in post-harvest losses.

7. Will allow insurance companies to co-observe and witness CCEs, and permit them to access various records at grass root/district/state level used for recording data of CCEs by States.

**b) Roles of Insurance Companies:**— 1. ICs to liaise with State Governments and Agencies/Institutions/Committees involved in the implementation of PMFBY and regular participation in meetings conducted.

2. Undertake underwriting-responsibilities for processing and acceptance of risk strictly as an in-house activity. It should not to be outsourced.

3. Claim processing/finalization on receipt of yield data from States/UTs and payment within the prescribed timelines. Claims shall be remitted directly into the designated bank accounts of farmers through the portal after the activation of necessary module.

4. Obtain Re-insurance arrangements, if necessary.

5. To verify the bank/land records when claims are reported due to clerical errors/omissions. This can be done only before the approval of claims.

6. Disclose details of the designated Agents in writing before the inception of non-loanee farmers enrolment for the season to the concerned authority.

7. Ensure timely payment of commission/service charges to banks/CSCs/BCs for implementing the scheme.

8. Awareness and publicity—Undertake extensive efforts to create awareness and generate publicity at the grass-root level including bank branches. Also coordinate

with the States and other agencies for awareness and publicity of the scheme. Refer to the IEC and training activities detailed in section 26 of the guidelines.

9. Provide requisite returns/statistics/information demanded by the Central and State Governments.

10. Handhold Bank branches and facilitate their training and capacity building especially in terms of timely digitizing details of the insured farmers with all requisite details on NCIP.

11. Ensure intermediaries/agents digitize the details of insured farmers and beneficiaries with all requisite details on NCIP well in time.

12. Redressal of all Public Grievances within the time fixed by the IRDAI. Maintain a centralized farmer's help line number (Toll Free Number) to be used for addressing the grievances of farmers. It will be based on a docket system with the provision of forwarding the grievances to respective ICs for resolution. Maintenance of the record of grievances received from different sources and its disposal.

13. The coverage of eligible loanee farmers should be carried out by ICs through the banks/FIs. Coverage through agents/brokers is not allowed.

14. Establish a functional office at the sub-district level i.e. Tehsil/Block level in each District and at least one agent should be deployed at each Tehsil/Block level office in the allocated Districts. The district office be headed by the IC representative who should be an Agri Graduate. Details of the offices at the district level including contact number of the person should compulsorily be uploaded on NCIP.

15. Deployment of sufficient manpower to co-observe CCEs and allied activities. Ensure compulsory co-observance through CCE-Agri App.

16. At the beginning of each crop season, concerned ICs need to prepare a stakeholder-wise micro level IEC and training activity plan and ensure strict

implementation of the same. Undertake IEC activities as detailed in section 26.

17. ICs to compulsorily share the list of the beneficiary farmers along with the claim details to the bank branches to be displayed for the information of farmers.

18. Develop crop-yield and weather data bases, along with related agri-insurance data bases.

c) *Financial Institutions/Banks*— 1. To Communicate Notification, as well as other directives, guidelines, etc. to all agencies within their jurisdictional area.

2. Ensure that all agencies within their jurisdictional area sanction additional loan component to loanee farmers towards premium payable by them.

3. Ensure that all service (subordinate) bank branches within their jurisdictional area serve all non-loanee farmers desiring and eligible to take insurance cover under PMFBY. Such service will include opening bank account of non-loanee farmers, guiding them to fill up proposal forms, accepting premium from them and maintaining records etc.

4. Ensure that, for both loanee and non-loanee farmers separately, premium and related data is remitted to nodal bank, wherever applicable, within the prescribed time.

5. Lead bank/Nodal banks should ensure that all the eligible crop loans/seasonal operational loans taken for notified crop(s) are fully insured and the conditions stated in the declarations submitted have been complied with. No farmer should be deprived from insurance cover. Nodal banks therefore, should make all out efforts and pursue their branches for enrolling all eligible loanee farmers and interested non-loanee farmers under crop insurance. In case, claims have arisen during crop season then respective bank and its branches would be responsible to make payment of the admissible claims to loanee

farmers who were deprived from insurance cover to their crops.

6. Nodal bank/Branches will also arrange for onward transmission to service (subordinate) bank branches/PACS, compensation amounts as received from insurance companies with all details, to be credited to beneficiary accounts.

7. The Nodal Banks/Administrative offices would also collect the list of individual insured farmers with requisite details like name, fathers' name, Bank Account number, village, categories-Small and Marginal/SC/ST/Women, insured acreage, insured crop(s), sum insured, premium collected, Government subsidy etc. from concerned PACS/Bank Branch in soft copy for further reconciliation and send the same to the concerned insurance company within 15 days after final cut-off date for submission of proposal to insurance company.

8. Insurance company shall acknowledge all the declarations submitted by the banks mentioning the details of crop, area, sum insured etc. The banks should cross check with their records and aberrations, if any, should be brought to the notice of the insurance company immediately. If no response is received from banks within 15 days, the details given in the acknowledgement shall be considered final and no changes would be accepted later on.

9. Soft copy of the beneficiary' farmers would also be uploaded directly on Crop Insurance portal by bank branch/PACS through Nodal Bank to concerned Insurance companies for uploading the same in their web-site.

10. To permit insurance company with access to all relevant records/ledgers at the Nodal Bank/Branch/PACS at all times for the purpose of implementation of the scheme.

11. Banks should ensure that cultivator may not be deprived of any benefit under

the scheme due to errors/omissions/commissions of the concerned branch/PACS, and in case of such errors, the concerned institutions shall only make good all such losses.

*d) Lending Banks/RFIs:*— a) To educate the cultivators on the scheme features.

b) To maintain the records of proposal forms, the other relevant documents and statements for the purpose of scrutiny/verification by insurance company or its authorized representatives and DLMC.

c) Allow insurance company access to all relevant records and registers at offices of Nodal Bank and service (subordinate) bank branches within their jurisdictional area.

d) To capture all relevant data including land and crop details of all loanee farmers covered compulsorily as well as non loanee farmers availing crop insurance through them.

*e) Designated Insurance Agents:*— 1. To educate the farmers about the features of the scheme.

2. To guide the farmers in filing the insurance proposal/application in the prescribed format and collecting the required documents along with Aadhaar Number and Mobile Number from non-loanee farmers.

3. Collect the premium on behalf of the IC, as per the provisions of the scheme and issue acknowledgement receipt of proposal to the farmer.

4. To enter details along with requisite documents of the individually insured farmer on NCIP, transfer the consolidated premium to the concerned IC electronically and digitize the payment details compulsorily on the NCIP within the respective cut-off dates. Insurance coverage will only be valid for those insured farmers whose farmers premium is remitted electronically to the ICs and remittance details are entered/uploaded on NCIP within the respective cut off dates.

5. Ensure that the insured farmers are not deprived of any benefit under the scheme due to errors/omissions/commissions, and if any, the Insurance Company shall make good all such losses. Necessary administrative and legal action may also be taken for lapses in service/malpractices, if, reported.

The implementation of the scheme will be governed by Revamped Operational Guidelines on PMFBY and administrative approval issued by DA&FW, Government of India. In the event of any conflict in provisions in this notification and Revamped Operational Guidelines for PMFBY issued by DA&FW, Government of India later will prevail.

By order and in the name of the Governor of Goa.

*Nevil Alphonso, Director & ex officio Joint Secretary (Agriculture).*

Tonca-Caranzalem, 25th July, 2023.

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**ANNEXURE-I**

**PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) GOA**

**Kharif & Rabi Season 2023 to 2025-26  
 Details of Implementing Agency**

District: North Goa

Name of the Insurance Company	Head Office	Contact person details	Local Office
Bajaj Allianz General Insurance Company Limited	Bajaj Allianz House, Airport Road, Yerawada, Pune, 411006	Ashish Agarwal, In the Capacity of Head Agri Business, Contact No. 8600227291 Email- badichelp@bajajallianz.co.in	3C & D, "Sesa Ghor" 20 Patto Plaza, EDC Complex, Panaji, Goa-403001

District: South Goa

Name of the Insurance Company	Head Office	Contact person details	Local Office
Agriculture Insurance Company of India Limited	Plate B & C, 5th Floor, Block 1, East Kidwai Nagar, New Delhi-110023	Kanika Sharma Shandil, In the capacity of Deputy Manager Contact No. 9560729555 Email-aicho@aicofindia.com	

**ANNEXURE-II**

**PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) GOA**

**The crop wise areas to be covered under the Scheme for Kharif & Rabi Season**

District: North Goa

**KHARIF SEASON 2023 to 2025-26**

Sr. No.	Crop	Normal Area Sown (Ha)	Expected area insured (Ha)	Sum insured (Per Ha)
1	Paddy	10554	500	66750
2	Pulses	0	1	37500
3	Groundnut	2	1	47500
4	Sugarcane	35	2	150000

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(SUPPLEMENT)

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RABI SEASON 2023 to 2025-26

1	Paddy	2356	100	66750
2	Pulses	3268	150	37500
3	Groundnut	70	3	47500

District: South Goa

KHARIF SEASON 2023 to 2025-26

Sr. No.	Crop	Normal Area Sown (Ha)	Expected area insured (Ha)	Sum insured (Per Ha)
1	Paddy	12734	500	66750
2	Pulses	2	1	37500
3	Sugarcane	498	20	150000

RABI SEASON 2023 to 2025-26

1	Paddy	6881	300	66750
2	Pulses	572	25	37500

ANNEXURE-III

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) GOA  
Indemnity Level, Sum Insured Limits, Premium Rates

District: North Goa

KHARIF SEASON 2023 to 2025-26

LOANEE/NON LOANEE FARMERS

Sr. No.	Notified Crops	Indemnity Level	Premium Rate		Sum Insured
			Actuarial (%)	To be paid by farmers (%)	
1	Paddy	80%	2.50	2.00	66750
2	Pulses	80%	2.00	2.00	37500
3	Groundnut	80%	2.00	2.00	47500
4	Sugarcane	80%	10.00	5.00	150000

RABI SEASON 2023 to 2025-26

1	Paddy	80%	5.00	1.50	66750
2	Pulses	80%	3.00	1.50	37500
3	Groundnut	80%	2.00	1.50	47500

District: South Goa

KHARIF SEASON 2023 to 2025-26

LOANEE/NON LOANEE FARMERS

Sr. No.	Notified Crops	Indemnity Level	Premium Rate		Sum Insured
			Actuarial (%)	To be paid by farmers (%)	
1	Paddy	80%	3.10	2.00	66750
2	Pulses	80%	9.00	2.00	37500
3	Sugarcane	80%	10.50	5.00	150000

RABI SEASON 2023 to 2025-26

1	Paddy	80%	3.75	1.50	66750
2	Pulses	80%	9.00	1.50	37500

ANNEXURE-IV

**The broad indicative seasonality discipline will be as per the following:**

Sr. No.	Activities	Kharif	Rabi
1.	Cut-off date for receipt of Applications of farmers/debit of premium from farmers account (loanee and non-loanee) by all stakeholders including banks/PACS/CSC/insurance agent/online enrolment by farmers etc.	31st July,	15th December,
2.	Cut-off date for intimation of change of insured crop by the loanee & Non loanee farmers.	2 working days prior to cut-off date for debit/ collection of premium from farmers	2 working days prior to cut-off date for debit/ collection of premium from farmers
3.	Cut-off date for electronic remittance of premium along with consolidated Declarations to respective Insurance Company and uploading of details of individual covered farmers on crop insurance Portal by Bank branches (CBs/RBs/DCCBs/PACs), followed by SMS to all insured farmers from Portal	15th August	31st December
4.	Cut-off-date for electronic remittance of farmer premium to Insurance Companies for farmers covered on Voluntary basis by designated insurance Agent(s) and uploading of details of individual covered farmers on crop insurance Portal.	Within 48 hours of receipt of application & premium.	Within 48 hours of receipt of application & premium.
5.	Cut-off date for Insurer to accept or reject the farmer's data on Portal.	Within 15 days from the cut-off date for uploading of data/information by Banks/PACS/CSC/Agent respectively. For loanee and within 30 days for non loanee	Within 15 days from the cut-off date for uploading of data/information by Banks/PACS/CSC/Agent respectively. For loanee and within 30 days for non loanee
6.	Cut-off date for CSCs/Banks/Intermediary to correct/update the paid application intimated by ICs on Crop Insurance Portal.	Within 7 days from the date of intimation by ICs	Within 7 days from the date of intimation by ICs
7.	Cut-off date for Insurer to accept the corrected/updated applications.	Within 7 days from the date of submission of correction/ updation by the Bank/CSC	Within 7 days from the date of submission of correction/updation by the Bank/CSC
8.	Cut-off date for Banks/ICs to hand over insurance acknowledgement receipt along with folio to the insured farmer.	Within 7 days from acceptance of proposal by concerned Insurance Company on Portal.	Within 7 days from acceptance of proposal by concerned Insurance Company on Portal.
9.	Cut off date for processing of applications by Ics and auto approval of application of insured farmers on crop insurance Portal.	60 days from the cut off date for enrolment/debit of premium from farmers	60 days from the cut off date for enrolment/debit of premium from farmers

10. Payment of final claims based on yield data	Receipt of yield data, premium subsidy & crop acreage company will settle claim within three week time.	Receipt of yield data, premium subsidy & crop acreage company will settle claim within three week time.
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## ANNEXURE-V

**Pradhan Mantri Fasal Bima Yojana (PMFBY)****Details of Notified Insurance Cluster Units in the State of Goa**

Sr. No.	Name of the Taluka	Sr. No.	Name of the Cluster	Name of the Village Panchayat
1	2	3	4	5

**North Goa District**

I	Pernem	1	Pernem Cluster 1	1. Agarwada-Chopdem 2. Allorna 3. Arambol 4. Casarvane 5. Casne-Amere-Poroscodem 6. Chandel-Hassapur 7. Corgao 8. Dhargalim 9. Ibrampur 10. Mandrem
		2	Pernem Cluster 2	1. Morjim 2. Ozorim 3. Paliem 4. Parcem 5. Querim-Terekhol 6. Tamboxem-Mopa-Uguem 7. Torxem 8. Tuem 9. Varcond-Nagzor 10. Virnoda
II	Bardez	3	Bardez Cluster 1	1. Aldona 2. Anjuna-Caisua 3. Arpora-Nagoa 4. Assagao 5. Assonora 6. Bastora 7. Calangute 8. Camurlim 9. Candolim 10. Colvale 11. Guirim

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1	2	3	4	5
		4	Bardez Cluster 2	<ol style="list-style-type: none"> <li>1. Moira</li> <li>2. Nachinola</li> <li>3. Nadora</li> <li>4. Nerul</li> <li>5. Oxel</li> <li>6. Parra</li> <li>7. Penha-de France</li> <li>8. Pilerme-Marra</li> <li>9. Pirna</li> <li>10. Pomburpa-Olaulim</li> <li>11. Reis-Magos</li> </ol>
Bardez		5	Bardez Cluster 3	<ol style="list-style-type: none"> <li>1. Revora</li> <li>2. Saligao</li> <li>3. Salvador-do-Mundo</li> <li>4. Sangolda</li> <li>5. Siolim-Marna</li> <li>6. Siolim-Sodiem</li> <li>7. Sirsaim</li> <li>8. Socorro</li> <li>9. Tivim</li> <li>10. Ucassaim-Paliem-Punola</li> <li>11. Verla Canca</li> </ol>
III	Tiswadi	6	Tiswadi Cluster 1	<ol style="list-style-type: none"> <li>1. Azossim-Mandur</li> <li>2. Batim</li> <li>3. Carambolim</li> <li>4. Chimbel</li> <li>5. Chodan-Madel</li> <li>6. Corlim</li> <li>7. Cumbharjua</li> <li>8. Curca-Bambolim-Talaulim</li> <li>9. Golti-Naveli</li> <li>10. Merces</li> </ol>
		7	Tiswadi Cluster 2	<ol style="list-style-type: none"> <li>1. Neura</li> <li>2. St. Cruz</li> <li>3. Siridao-Pale</li> <li>4. St. Andre (Goa Velha)</li> <li>5. St. Estevam</li> <li>6. St. Lawrence (Agassaim)</li> <li>7. Sao Matias</li> <li>8. Se Old Goa</li> <li>9. Taleigao</li> </ol>
IV	Bicholim	8	Bicholim Cluster 1	<ol style="list-style-type: none"> <li>1. Advalpale</li> <li>2. Amona</li> </ol>

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1	2	3	4	5
Bicholim	9	Bicholim Cluster 2	3. Cudnem 4. Carapur-Sarvan 5. Latambarcem 6. Mayem-Vaiguinim 7. Mencurem-Dhumacem 8. Mulgao 9. Naroa	
V	Sattari	10	Sattari Cluster	1. Navelim 2. Ona-Maulingem-Curchirem 3. Pale-Cothombi 4. Piligao 5. Salem 6. Sirigao 7. Surla 8. Velguem 9. Harvelem
VI	Ponda	11	Ponda Cluster 1	1. Bhirondem 2. Cotorem 3. Dongurli-Thane 4. Guleli 5. Honda 6. Mauxi 7. Morlem 8. Nagargao 9. Pissurlem 10. Poriem 11. Querim 12. Sanvordem

**South Goa District**

VI	Ponda	11	Ponda Cluster 1	1. Bandora 2. Betora Nirankal-Conxem-Codar 3. Betki-Khandola 4. Bhoma-Adcolna 5. Borim 6. Cundaim 7. Curti Khandepar 8. Durbhat 9. Marcaim 10. Panchawadi
		12	Ponda Cluster 2	1. Queula 2. Querim 3. Shiroda 4. Tivre-Orgao

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1	2	3	4	5
VII	Salcete	13	Salcete Cluster 1	5. Usgao-Ganjem 6. Veling-Priol-Cuncoliem 7. Verem-Vaghurme 8. Volvoi 9. Wadi-Telaulim 1. Ambelim 2. Aquem-Baixo 3. Assolna 4. Betalbatim 5. Camurlim 6. Cana-Benaulim 7. Carmona 8. Cavelossim 9. Chandor-Cavorim 10. Chinchinim-Deusaua 11. Colva 12. Curtorim 13. Davorlim-Dicarpale 14. Dramapur-Sirlim 15. Guirdolim
		14	Salcete Cluster 2	1. Loutolim 2. Macazana 3. Navelim 4. Nuvem 5. Orlim 6. Paroda 7. Raia 8. Rachol 9. Rumdamol-Davorlim 10. Sarzora 11. Seraulim 12. Sao Jose De Areal 13. Telaulim 14. Varca 15. Velim
VIII	Marmugao	15	Marmugao Cluster	1. Cansaulim-Arossim-Cuelim 2. Chicalim 3. Chicolna 4. Cortalim-Quelossim 5. Majorda-Utorda-Calata 6. Nagoa 7. Sancoale 8. Velsao-Pale-Issorcim 9. Verna 10. Quelossim

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1	2	3	4	5
IX	Quepem	16	Quepem Cluster	1. Ambaulim 2. Assolda 3. Avedem-Cothombi-Chaifi 4. Balli-Adnem 5. Barcem-Quedem 6. Caorem-Pirla 7. Fatorpa-Quitol 8. Molcornem 9. Morpirla 10. Naqueri-Betul 11. Xeldem
X	Sanguem	17	Sanguem Cluster	1. Bhati 2. Kalay 3. Curdi-Vadem 4. Neturlim 5. Rivona 6. Sanvordem 7. Uguem
XI	Dharbandora	18	Dharbandora Cluster	1. Collem 2. Dharbandora 3. Kirlapal-Dabal 4. Mollem 5. Sancordem
XII	Canacona	19	Canacona Cluster	1. Agonda 2. Cola 3. Cotigao 4. Gaondongrim 5. Loliem-Polem 6. Poinguinim 7. Shristhal

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